

FIG. 1

09550752 041700

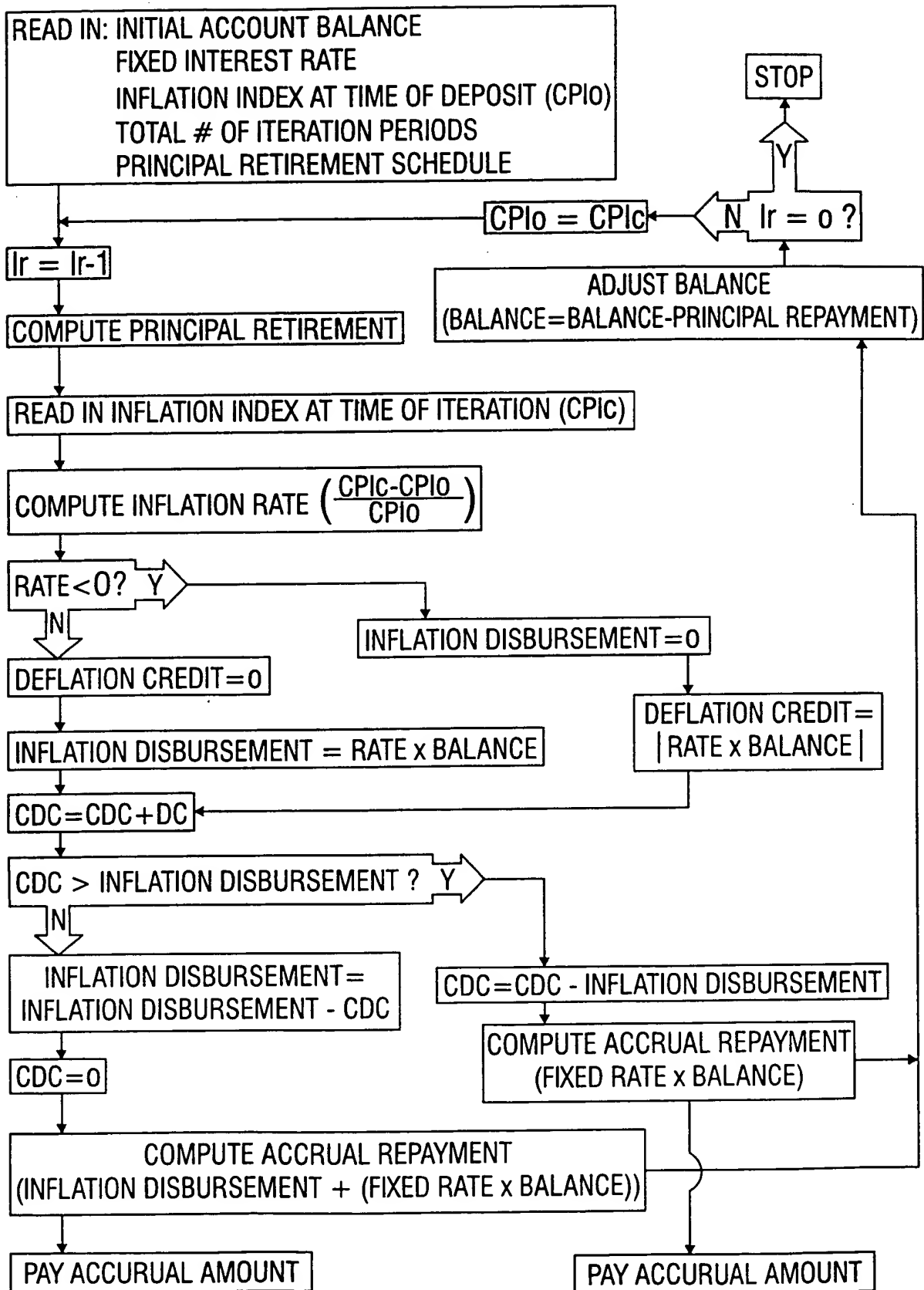


FIG. 2

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graph TD
    Start([START]) --> Read[READ IN: INITIAL ACCOUNT BALANCE  
FIXED INTEREST RATE  
INFLATION INDEX AT TIME OF DEPOSIT (CPIo)  
TOTAL # OF ITERATION PERIODS  
PRINCIPAL RETIREMENT SCHEDULE]
    Read --> Ir[Ir = Ir - 1]
    Ir --> ComputePrin[COMPUTE PRINCIPAL RETIREMENT]
    ComputePrin --> ReadCpi[READ IN INFLATION INDEX AT TIME OF ITERATION (CPIC)]
    ReadCpi --> ComputeRate["COMPUTE INFLATION RATE ( $\frac{CPIC - CPIo}{CPIo}$ )"]
    ComputeRate --> RateCheck{RATE < 0?}
    RateCheck -- Y --> InflationAdjZero[INFLATION ADJUSTMENT = 0]
    RateCheck -- N --> DeflationCreditZero[DEFLATION CREDIT = 0]
    InflationAdjZero --> DeflationCreditCalc["DEFLATION CREDIT = |RATE x BALANCE|"]
    DeflationCreditZero --> CDCAdd["CDC = CDC + DC"]
    DeflationCreditCalc --> CDCAdd
    DeflationCreditCalc --> ReportBookable[REPORT BOOKABLE INFLATION ADJUSTMENT]
    CDCAdd --> FixedAdj["FIXED ADJUSTMENT = FIXED RATE x ACCOUNT BALANCE"]
    FixedAdj --> CDCComparison{CDC > INFLATION ADJUSTMENT?}
    CDCComparison -- Y --> CDCSub["CDC = CDC - INFLATION ADJUSTMENT"]
    CDCComparison -- N --> InflationAdjCalc["INFLATION ADJUSTMENT = INFLATION ADJUSTMENT - CDC"]
    InflationAdjCalc --> CDCZero[CDC = 0]
    CDCSub --> InflationAdjZeroOut[INFLATION ADJUSTMENT = 0]
    InflationAdjZeroOut --> BalanceAdj["BALANCE ADJUSTMENT  
(BALANCE = BALANCE + INFLATION ADJUSTMENT)"]
    CDCZero --> BalanceAdj
    BalanceAdj --> AdjustBalance["ADJUST BALANCE  
(BALANCE = BALANCE - PRINCIPAL REPAYMENT + FIXED ADJUSTMENT)"]
    AdjustBalance --> ReportBookable
    ReportBookable --> CPIoEqCpic{CPIo = CPIC}
    CPIoEqCpic -- N --> IrZero{Ir = 0?}
    IrZero -- Y --> Stop([STOP])
    IrZero -- N --> IrInc[Ir = Ir + 1]
    IrInc --> IrDec[Ir = Ir - 1]
    IrDec --> ComputePrin

```

FIG. 3

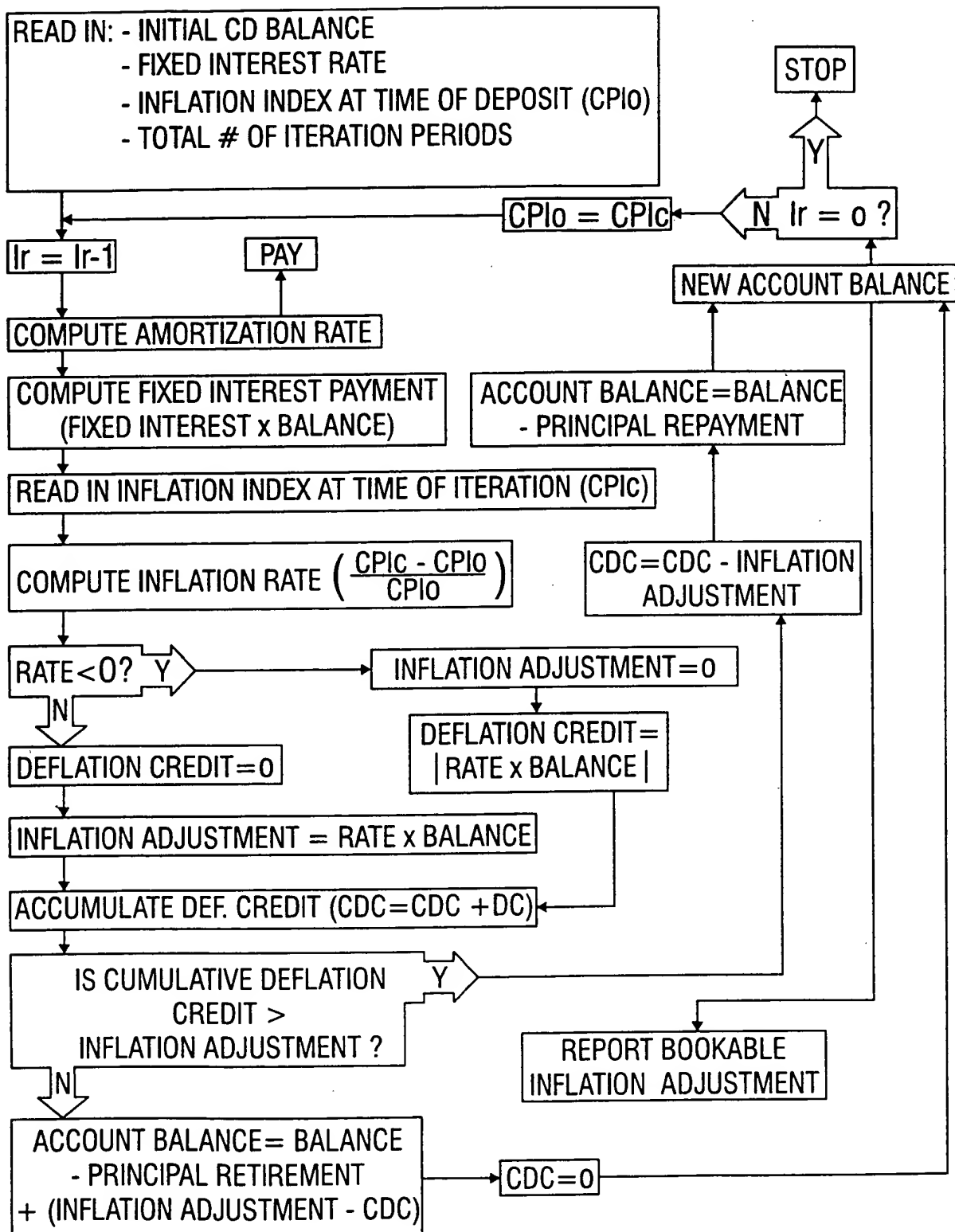


FIG. 4

002149 2520560

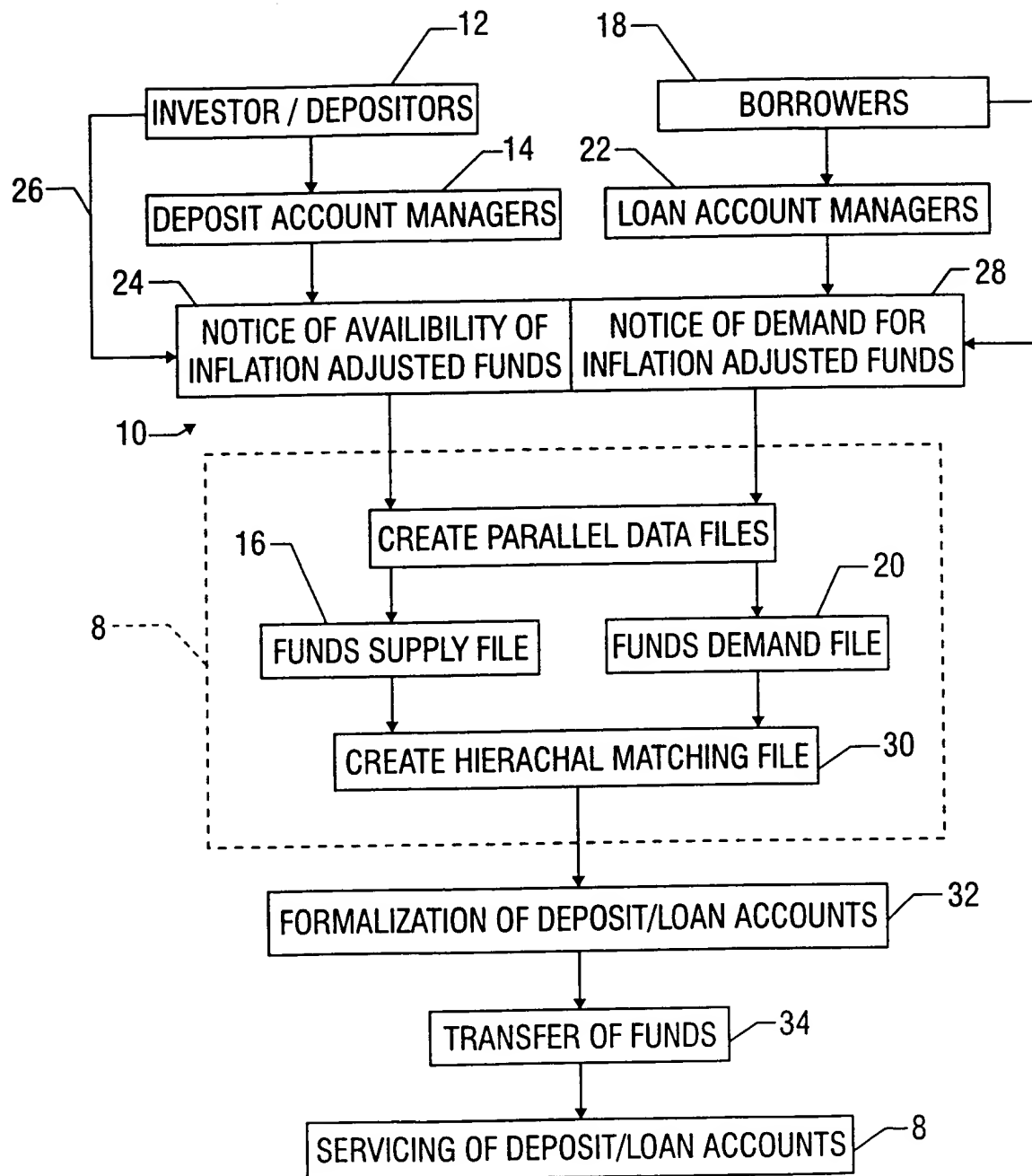


FIG. 5

002740" 25205960

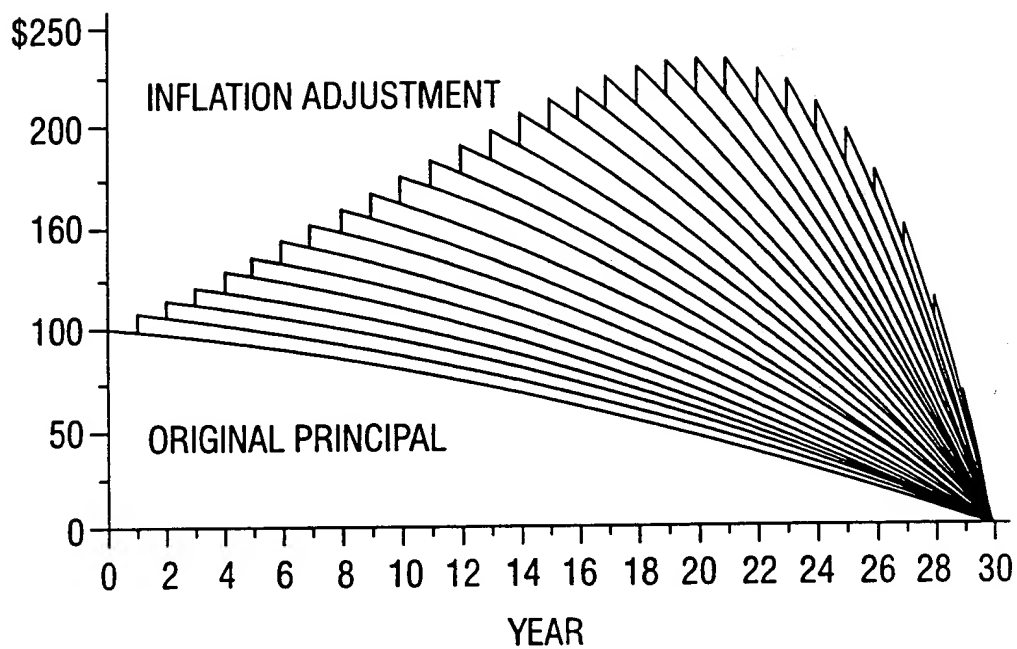


FIG. 6

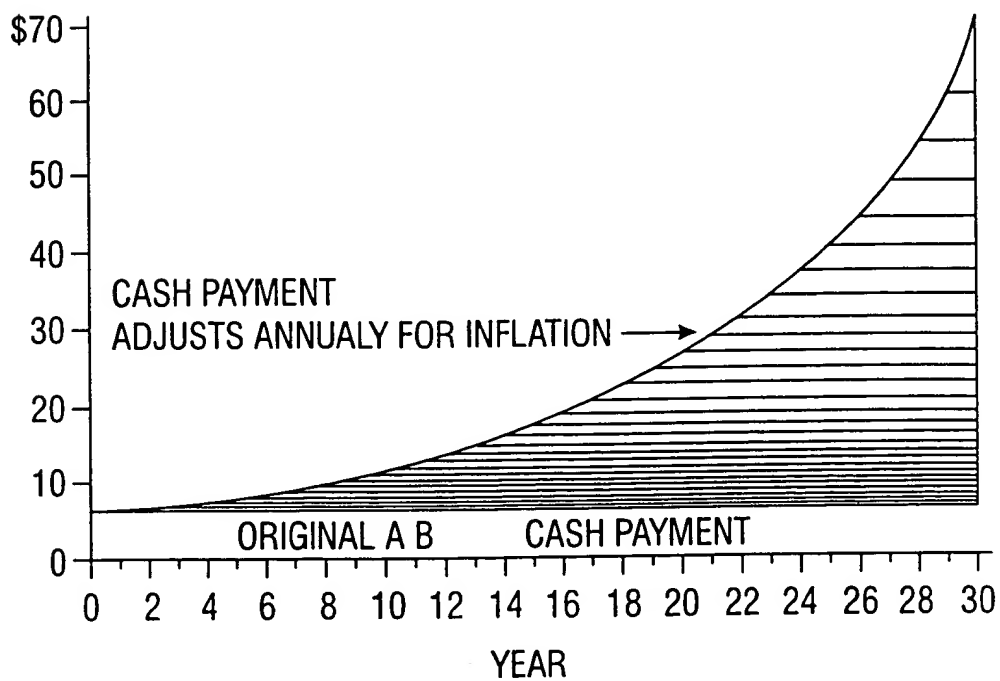


FIG. 7

007140" 25405560

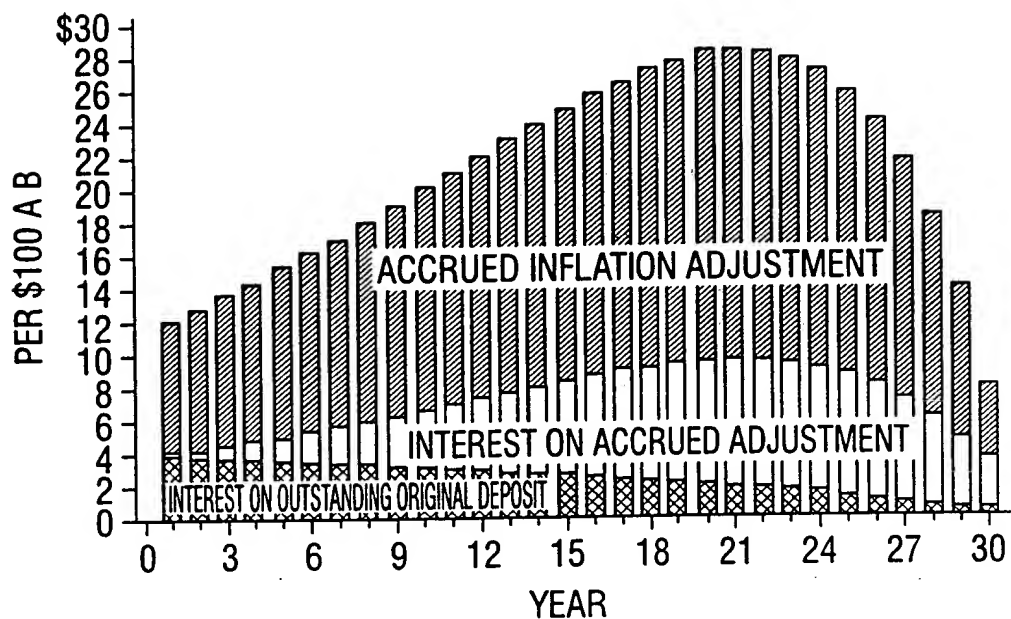


FIG. 8

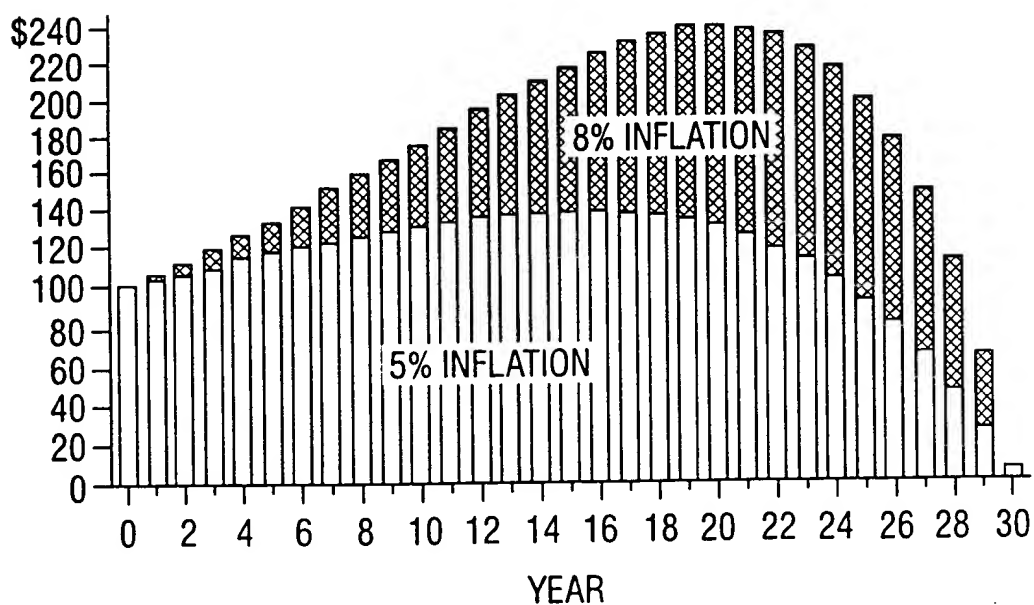


FIG. 9

002740" 2920550

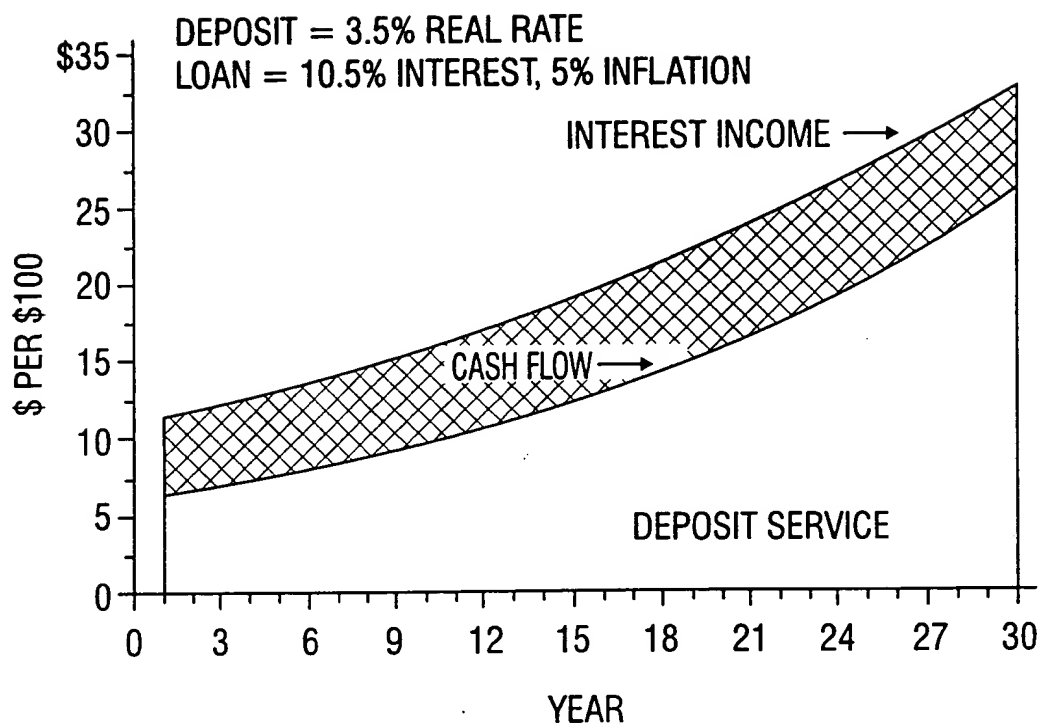


FIG. 10